

1 may well be \$200,000.00. After Trustee objected to Debtor's original exemptions, Debtor filed an
2 amended Schedule C, asserting an exemption under 11 USC §522, up to the applicable statutory
3 limit. As the land is not a homestead, the most that Debtor can assert as exempt (under subsection
4 (d)(5)) is \$15,425.00, resulting in \$184,575.00 as non-exempt. In her motion Debtor acknowledges
5 equity of \$184,000.00. Debtor also acknowledges that this would be sufficient to pay off all her
6 debts in full (originally scheduled to total \$88,828.84).

8 It is my job, as Trustee, in every bankruptcy case to pay creditors if I can. As indicated
9 above, that will certainly happen in this particular case. On the other hand, if this case is dismissed
10 there would be no obligation on the part of the Debtor to pay any of her creditors. Creditors might
11 not get paid at all. Even if Debtor makes some payments, there is no guarantee that all creditors
12 will be paid or that they would be paid in full.

14 4. Debtor suggests on pages 3 and 5 in her motion that she has excess monthly income that
15 she can use to pay her creditors. Trustee has no objection to Debtor moving to convert her
16 bankruptcy to a Chapter 13 case. In fact, Trustee understands that she has a statutory right to so
17 convert. Debtor can then propose a plan to pay her creditors and thus subject herself to the
18 supervision of this Court and the Chapter 13 Trustee's Office. This would protect her creditors as
19 compared to an order of dismissal which would not.

21 DATED: July 17, 2023

24 /s/ Dennis Lee Burman

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26 DENNIS LEE BURMAN, WSBA #7875
Trustee in Bankruptcy